



INTEGRITY®

# Short-Term Care Agent Playbook



# STC Product Availability Chart

		GTL Short-Term Home Health Care	GTL Recover Cash	MLIC Home Health Care Select	MLIC OmniFlex	Wellabe Essential Care			GTL Short-Term Home Health Care	GTL Recover Cash	MLIC Home Health Care Select	MLIC OmniFlex	Wellabe Essential Care			GTL Short-Term Home Health Care	GTL Recover Cash	MLIC Home Health Care Select	MLIC OmniFlex	Wellabe Essential Care
Alabama	<b>AL</b>	•	•	•	•	•	Louisiana	<b>LA</b>	•	•	•	•	•	Oklahoma	<b>OK</b>	•	•	•	•	•
Alaska	<b>AK</b>	•	•	•	•		Maine	<b>ME</b>					•	Oregon	<b>OR</b>	•	•	•	•	
Arizona	<b>AZ</b>	•	•	•	•	•	Maryland	<b>MD</b>	•	•	▣	•		Pennsylvania	<b>PA</b>	•	•	•		
Arkansas	<b>AR</b>	•	•	•	•	•	Massachusetts	<b>MA</b>						Rhode Island	<b>RI</b>	•	•	•	•	
California	<b>CA</b>						Michigan	<b>MI</b>	•	•	•	•	•	South Carolina	<b>SC</b>	•	•	•	•	
Colorado	<b>CO</b>	•	•	•	•	•	Minnesota	<b>MN</b>						South Dakota	<b>SD</b>	•	•	•	•	•
Connecticut	<b>CT</b>		•				Mississippi	<b>MS</b>	•	•	•	•	•	Tennessee	<b>TN</b>	•	•	•	•	
Washington DC	<b>DC</b>	•	•	•	•		Missouri	<b>MO</b>	•	•	•	•	•	Texas	<b>TX</b>	•	•	•	•	•
Delaware	<b>DE</b>	•	•	•			Montana	<b>MT</b>	•	•	•	•		Utah	<b>UT</b>					
Florida	<b>FL</b>						Nebraska	<b>NE</b>	•	•	•	•	•	Vermont	<b>VT</b>					
Georgia	<b>GA</b>	•	•	•	•	•	Nevada	<b>NV</b>	•	•	•	•	•	Virginia	<b>VA</b>		•		•	
Hawaii	<b>HI</b>	•	•	•	•		New Hampshire	<b>NH</b>		•	•	•		Washington	<b>WA</b>					
Idaho	<b>ID</b>	•	•	•	•	•	New Jersey	<b>NJ</b>						West Virginia	<b>WV</b>	•	•	•	•	•
Illinois	<b>IL</b>	•	•	•	•	•	New Mexico	<b>NM</b>						Wisconsin	<b>WI</b>			•	•	•
Indiana	<b>IN</b>	•	•	•	•	•	New York	<b>NY</b>						Wyoming	<b>WY</b>	•	•	•	•	•
Iowa	<b>IA</b>	•	•	•	•	•	North Carolina	<b>NC</b>	•	•	•	•	•							
Kansas	<b>KS</b>	•		▣			North Dakota	<b>ND</b>		•	•	•								
Kentucky	<b>KY</b>	•	•	▣			Ohio	<b>OH</b>	•	•	•	•	•							

▣ Prior HHC Product Available

## MANHATTANLIFE HOME HEALTH CARE SELECT



### CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- Over a decade of experience in the Medicare Supplement market

### PLAN HIGHLIGHTS

- Issue ages: 45-89
- Daily Maximum Benefits
  - Classic: \$150
  - Premier: \$300
  - Deluxe: \$450
- Maximum benefit period of 365 days
- Built-in Prescription Drug Coverage
  - Classic: \$300/year
  - Premier: \$600/year
  - Deluxe: \$600/year
- Unlimited Restoration of Benefits
- Simple underwriting

### OPTIONAL RIDERS

- Amulance Benefit Rider
- Routine Annual Physical Exam Benefit Rider
- Accident Death & Dismemberment Benefit Rider
- Home Medical Equipment Benefit Rider
- Accident Expense Benefit Rider

### DISCOUNTS

- None



#### **Underwriting Insights, Plan & Pricing Comparisons**

See page 8 for additional details and access.

## MANHATTANLIFE OMNIFLEX SHORT-TERM CARE



### CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- Over a decade of experience in the Medicare Supplement market
- Customers can access forms, policy information and submit a Prescription Drug claim online via our customer portal at [clients.manhattanlife.com](https://clients.manhattanlife.com).
- OmniFlex (Short-Term Care)

### PLAN HIGHLIGHTS

- Issue ages: 45-89
- Facility Daily Benefits from \$50 to \$400
- Benefit Period options: 90, 180, 270 or 360 days
- 0, 20, 60, 90 Day Facility Elimination Period
- Lifetime Maximum Benefit Period: 2x Benefit Period
- Built-In Fast-50™ Cash Benefit option for paying a spouse, family, or friends – great for HHC
- Built-in \$300/Year Prescription Drug Benefit
- Built-In Restoration of Benefits- Multiple-time facility- 2x Max
- Simple underwriting with limited benefit plan of \$100 daily benefit for both Facility, HHC & Hospital Indemnity – available for applicants with health concerns.
- Hospice Care- Facility and HHC

### OPTIONAL RIDERS

- Optional Home Health Care Benefit
  - HHC Daily Benefits from \$50 to \$300
  - 0, 20, 60, 90 Day HHC Elimination Periods
  - 90, 180, 270 or 360-Day Benefit Period options
  - HHC Lifetime Maximum Benefit Period: 2x Benefit Period
  - Built-in Restoration of Benefits- Multiple-time HHC-2x Max
- Optional 5% Simple Inflation Benefit- Grows facility, HHC, and Cash benefits.
- Optional Hospital Indemnity Benefit
  - HI Daily Benefits from \$50 to \$300
  - 3, 6 or 20-Day HI Benefit Period options
  - HI Lifetime Maximum Benefit Period: 180 Days

### DISCOUNTS

- 10% Spouse Discount Available



#### **Underwriting Insights, Plan & Pricing Comparisons**

See page 8 for additional details and access.

## GUARANTEE TRUST LIFE SHORT-TERM HOME HEALTH CARE



### CARRIER HIGHLIGHTS

- A- (Excellent) AM Best Rated
- Headquartered in Glenview, Illinois
- Ease of doing business – quoting, application submission, forms underwriting, commission, claims, product training – and all the resources needed.
- Over 85 years as a company (founded in 1936)
- Short-Term Home Health Care

### PLAN HIGHLIGHTS

- Issue ages: 61-85
- Daily Maximum Benefits
  - Plan A: \$150
  - Plan B: \$300
  - Plan C: \$450
- Maximum benefit period of 360 days
- Built-in Prescription Drug Coverage
  - Plan A: \$300/year
  - Plan B: \$600/year
  - Plan C: \$900/year
- Unlimited Restoration of Benefits
- TCARE built-in benefit for qualified family caregiver, lump sum of \$3,500 available

### OPTIONAL RIDERS

- Accident and Sickness Hospitalization Benefit
- Dental and Vision Benefit
- Critical Accident Rider
- Amulance Benefit Rider
- Return of Premium Rider

### DISCOUNTS

- None



#### **Underwriting Insights, Plan & Pricing Comparisons**

See page 8 for additional details and access.

## GUARANTEE TRUST LIFE RECOVER CASH



### CARRIER HIGHLIGHTS

- A- (Excellent) AM Best Rated
- Headquartered in Glenview, Illinois
- Ease of doing business – quoting, application submission, forms underwriting, commission, claims, product training – and all the resources needed.
- Over 85 years as a company (founded in 1936)
- Recover Cash (Short-Term Care)

### PLAN HIGHLIGHTS

- Issue ages: 40-89
- Nursing Home & Assisted Living Facility Coverage from \$50-\$300 daily benefit
- Facility benefit period options: 30, 45, 60, 90, 180, 360 days
- Facility elimination period options: 0 or 20 days
- TCARE built-in benefit for qualified family caregiver, lump sum of \$3,500 available
- Built-in Restoration of Benefits for Facility Only – restores one-time, up to 2x max

### OPTIONAL RIDERS

- Short-term Home Health Care rider with Caregiver benefits
  - Weekly benefit options: \$50-\$1,400 (\$50 increments)
  - Benefit period options: 26 weeks or 52 weeks
- 5% Simple or 5% Compound inflation protection (facility only)

### DISCOUNTS

- 10% Spousal Discount Available



#### **Underwriting Insights, Plan & Pricing Comparisons**

See page 8 for additional details and access.

## WELLABE ESSENTIAL CARE



### CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting commission, claims, accessibility – it all makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Medico Information Center (mic.gomedico.com), and all the resources needed.
- Strong agent support – personal assistance with knowledgeable and friendly agent care representatives.
- Outstanding customer service – the team is committed to making the customer feel valued and appreciated by assisting them at their time of need. Customers can also access forms and policy information online via our customer portal at gomedico.com.

### PLAN HIGHLIGHTS

- Issue ages: 40-89
- Unisex rates
- Varying level of benefits available,
  - Essential Care Plus Plan- \$10-\$300 per day (no significant health issues).
  - Essential Care Plan- \$10-\$150 per day (may have some health issues)
- Essential Care PLUS only: Restoration of Benefits, One-time HHC and one-time facility, 2x Max
- \$500 Household Improvement indemnity benefit included.
- \$500 Care Coordination indemnity benefit included.

### OPTIONAL RIDERS

- Facility Care Benefit
- Inflation Protection: 5% Simple for Facility and/or HHC.
- Adult day care
- Return of premium
- Uninsurable Spouse Rider (Limited Benefit Rider)

### DISCOUNTS

#### Household discounts

- 7% for an individual qualifying applicant who lives with someone over 40 years old.
- 14% for any 2 household applicants who apply and are issued together on Essential Care or Essential Care Plus plans.
- Multiple policy discount of 5% for any applicant that already has a Wellabe Medicare Supplement policy.
- Max 5% discount for any policy with a Limited Benefit Rider.



#### **Underwriting Insights, Plan & Pricing Comparisons**

See page 8 for additional details and access.

# Underwriting Insights, Plan & Pricing Comparisons

## IT'S ALL AT YOUR FINGERTIPS!

Appointed agents have immediate access to exclusive tools that make easy work of introducing and selling Short-Term Care solutions! Using the QR code below, you can access our **InstaPIVOT™ STC Underwriting Tool** and **StrateCision Quoting & Comparison tool**.



Using your smartphone, scan the QR code to the right, or visit [IntegritySTC.com](https://IntegritySTC.com) and click “InstaPIVOT / StrateCision Login” from the dropdown under the *Sales and Marketing* tab.

*Login is required.*

A New User Account may be created if an existing account does not already exist.

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Powered by GoldenCare  
**InstaPIVOT™**

**InstaPIVOT™ STC Underwriting Tool:** Quickly and easily explore your clients’ Extended Care Planning options based on their resident state and basic health history.

**STRATECISION**  
THE INDUSTRY STANDARD

**StrateCision Quoting & Comparison tool:** Compare product features and pricing for various Short-Term Care and stand-alone Home Health Care insurance plans. Generate easy-to-understand print outs that put the selected plans side-by-side for easy comparison.

If your client would like additional information on a product, just refer back to the **InstaPIVOT™ STC Underwriting Tool**. Basic carrier resources, such as the consumer brochure, highlight sheet, underwriting assist and other agent-use guides can be accessed via the “View Additional Info” link.

If your client is ready to take the next step in their Extended Care Planning journey, **InstaPIVOT™** also includes a link to the carrier’s website, through which actively-licensed agents may access the e-Application.







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